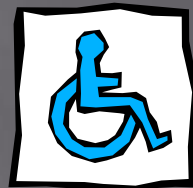


250% WORKING DISABLED PROGRAM

Presented by
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Historical Legislation

- Assembly Bill 155 (1999) - Implemented the 250% Working Disabled Program in April 2000.
- Assembly Bill 1183 (2008) – Health Trailer Budget bill that eliminated the sunset date provision and allows the 250% WDP to run indefinitely
- Assembly Bill 1269 (2009) – Expands the current 250% WDP by allowing additional resources/exemption and unemployment period. Changes the current premium calculation.

Eligibility

- Must be a resident of the United States and living in the State of CA.
- Be employed full-time or part time, or self employment with countable earnings below 250% of the federal poverty limit.
- Meet Social Security's definition of disability (*medical definition only, does not count the ability to earn income –SGA*)
 - See ACWDL 02-34 for disability determinations for the 250% Working Disabled Program

EMPLOYMENT

To qualify, individuals must:

- Be employed full-time or part-time, including self employment, with *countable* earnings below 250% of the Federal Poverty Level
- An applicant may be employed by another person, business corporation An applicant may be self employed or be an independent contractor

Work is undefined – no set amount of hours required

Proof of Employment

- Pay Stubs
- Written verification of employment from an employer/business

If self-employed:

- A contract may be used
- W-2's can be used or:
- If an applicant is an independent contractor, the 1099 IRS form can be used

UNIQUE FEATURES OF THE 250% WORKING DISABLED PROGRAM

Unique Features:

- Individuals can earn up to \$56,725 (\$76,625 for a couple) gross per year and still qualify for Medi-Cal
 - Higher gross wages possible when there are Impairment Related Work Expenses (IRWEs)
- Affordable premiums:
 - \$20 - \$250 (Single Person)
 - \$30 - \$375 (Couples)

UNIQUE FEATURES OF THE 250% WORKING DISABLED PROGRAM

Unique Features, cont.:

- Any IRS approved retirement products, Individual Retirement Accounts (IRAs), 401K, 403B, etc are allowed and not counted towards the typical \$2000 (or \$3000) asset/resource limits for Medi-Cal
- Disability income (Social Security Disability Insurance (SSDI), State Disability Insurance(SDI), Workers Comp., Childhood Disability Benefits, private disability insurance, etc.) are not included in countable income when determining eligibility and premium amounts.

Current 250% WDP Premium Chart

(SEE MEPM, Section 5R5)

Countable Earned Income From:	Countable Earned Income To:	Premium for Eligible Individual	Premium for Eligible Couple
\$1	\$600	\$20	\$30
\$601	\$700	\$25	\$40
\$701	\$900	\$50	\$75
\$901	\$1100	\$75	\$100
\$1101	\$1300	\$100	\$150
\$1301	\$1500	\$125	\$200
\$1501	\$1700	\$150	\$225
\$1701	\$1900	\$175	\$275
\$1901	\$2100	\$200	\$300
\$2101	\$2167	\$250	\$375
\$2168	\$2917	N/A	\$375

AB 1269

The less restrictive provisions of AB 1269 will be implemented once enhanced federal funding available under the ARRA funding runs out. The less restrictive provisions are:

- Extends current unemployment period to 26 weeks.
- Eliminating current age restriction by exempting retirement income that converts from disability income.
- Exempt retained earned income held in a separately identifiable account.
- All retirement accounts allowed under the 250% WDP will continue to be exempt under any other Medi-Cal program that is subject to more liberal income and resource provisions under the federal Social Security Act. These programs must be based on age, blindness or disability of the individual.

AB 1269

The more restrictive provisions of AB 1269 will not be implemented until after 2019 because they violate the maintenance of effort provisions of PPACA . The restrictive provisions are:

- Replaces the current sliding scale computation with a computation based on 5 percent of countable income (including disability income) within set minimum and maximum amounts.

IMPLEMENTATION OF AB 1269

LESS RESTRICTIVE PROVISIONS AUGUST 2011

- Extension of Unemployment Period to 26 weeks.
- Exempt retirement income when converted from disability income.
- Exempt retained earned income held in a separately identifiable account.
- Continued exemption of retirement accounts allowed under the 250% WDP.

RESTRICTIVE PROVISIONS 2019

- Replaces current sliding scale computation. Premiums will be based on 5 percent of countable income which includes disability income.

250% WORKING DISABLED PROGRAM BENEFITS

- The ability to work and maintain affordable health coverage through Medi-Cal
- No large shares of cost (Medi-Cal or IHSS)
- Liberal definition of employment
- Disability-related income/Worker's Compensation is exempt in determining eligibility and premium
 - (However, earning income may impact cash benefits refer to benefits planner or (www.db101.org))
- Can build retirement accounts
- Maintain In-Home Supportive Services at home and in the workplace

250% WORKING DISABLED PROGRAM BENEFITS

If also on Medicare – you are considered “dually-eligible”:

- If eligible you automatically qualify for Medicare Part D Low Income Subsidy (LIS)
- If eligible Medi-Cal will pay for your Medicare Part B premium

RESOURCES

For More information or questions, contact:

Karla Bell, San Diego State University

(619) 594-5381 or kbell@interwork.sdsu.edu

Debra Hader, Department of Health Care Services

(916) 327-0407 or debra.hader@dhcs.ca.gov

For more information regarding your premium payments contact:

Marilyn Eaves, Department of Health Care Services

(916) 650-0533 or marilyn.eaves@dhcs.ca.gov

Requesting 250% WDP Premium Payment Envelopes contact:

Kim Chu, Department of Health Care Services

(916) 319-8525 or kim.chu@dhcs.ca.gov

Requesting brochures/promotional orders contact:

Nicholas Moore, San Diego State University

(916) 654-8194 or Nicholas.Moore@edd.ca.gov

OTHER RESOURCES

Informational Resources:

www.db101.org

www.talentknowsnolimits.info

www.tknlyouth.info

THANK
YOU